

Certificate Number: 03621-PAE-DE-029933650

Bankruptcy Case Number: 16-16310



03621-PAE-DE-029933650

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2017, at 2:14 o'clock PM EDT, Michael J Reynolds completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 26, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-029933654

Bankruptcy Case Number: 16-16310



03621-PAE-DE-029933654

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 26, 2017, at 2:15 o'clock PM EDT, Barbara J Reynolds completed a course on personal financial management given by telephone by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 26, 2017 By: /s/Michelove Thelemaque

Name: Michelove Thelemaque

Title: Credit Counselor